



Order Filed on June 29, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
M&T Bank

In Re:  
Anh Le,  
  
Debtor.

Case No.: 20-20452 ABA

Hearing Date: 6/6/2023 10:00am

Judge: Andrew B. Altenburg Jr.

**CONSENT ORDER CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: June 29, 2023**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Anh Le,

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Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a consent order curing post-petition arrears for real property located at 705 Grant Avenue, Collingswood, NJ, 08107, and this Court having considered the representations of attorneys for Secured Creditor and Paul H. Young, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the mortgaged property known and designated as 705 Grant Avenue, Collingswood, NJ, 08107 is hereby imposed; and

It is **ORDERED, ADJUDGED and DECREED** that as of June 12, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through June 2023 for a total post-petition default of \$9,770.78 (2 @ \$1,309.58; 6 @ \$1,262.16 less suspense \$421.34); and

It is **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,770.78 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor make regular mortgage payments, outside the Chapter 13 Plan, beginning July 1, 2023, directly Secured Creditor, M&T BANK (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor and Debtor's counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the within Bankruptcy is dismissed or the automatic stay is vacated, the refiling of any bankruptcy (Page 2)

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proceeding by the Debtor will not act to impose the automatic stay as to the premises known and designated as 705 Grant Avenue, Collingswood, NJ, 08107 without further order of the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor is hereby awarded reimbursement of fees in the sum of \$500.00, which is to be paid through the Debtor's Chapter 13 Plan.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the adversary proceeding, as well as Debtor's motion to impose an automatic stay, are hereby resolved.

I hereby agree and consent to the above terms and conditions:

Dated:

/s/ Denise Carlon

6/12/2023

DENISE CARLON, ESQ.

ATTORNEY FOR SECURED CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated:

  
PAUL H. YOUNG, ESQ.

ATTORNEY FOR DEBTOR

6/22/23